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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1
DENISE CARLON, ESQUIRE
KML LAW GROUP, P.C.
Sentry Office Plz

701 Market Street, Suite 5000 Philadelphia, PA 19106

215-627-1322<u>dcarlon@kmllawgroup.com</u>

Attorneys for Weichert Financial Services

In Re:

Richard B. McKenna, Jr. aka Richard

McKenna

Debtor

The same of No.

Order Filed on May 6, 2024 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 24-12780-CMG

Hearing Date: 5/15/2024

Judge: Christine M. Gravelle

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: May 6, 2024

Honorable Christiné M. Gravelle United States Bankruptcy Judge

Christin M. Danelle

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Debtor: Richard B. McKenna, Jr. aka Richard McKenna

Case No.: 24-12780-CMG

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Attorneys for Weichert Financial Services, holder of a mortgage on real property located at 16 Chesapeake Court, Barnegat, NJ, 08005, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Daniel E. Straffi, Esquire, attorney for Debtor, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to obtain a loan modification by 10/1/2024, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Trustee shall pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by the date set forth in the loss mitigation or as may be further extended by an Order Extending Loss Mitigation or an amended plan; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.